

TABLE OF COMMISSIONS AND CHARGES

Legal Entities

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1. Loans (Hire Purchase loans included)

| | | |
|---|---------------------|---|
| Documentation fees | €50 | Fixed charge for Small Businesses for facilities up to €20.000. |
| | €75 | Fixed charge for Small Businesses for facilities over €20.000. |
| | €150 | Fixed charge for Small to Medium Enterprises. |
| | €350 | Fixed charge for Corporate customers. |
| | €750 | Fixed charge for Corporate customers with registration of mortgage |
| Mortgage withdrawal | €150 | In cases of early repayment (excluding refinancing). |
| Cancellation fees for the non-execution of approved facilities | 0,5% | Maximum charge €1.000. |
| Commitment fees | 1,5% | Quarterly, on the daily balance of the unutilised balance of the loan. |
| Withdrawal of loans fee | €25 | For every withdrawal. |
| Prepayment expenses/early repayment fees of loans that fall OUTSIDE the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 and OUTSIDE the Credit Consumer Law | | Compensation of the Bank for any costs, expenses, damages, losses or liabilities (including loss of profits) which may be suffered or incurred by the Bank depending on the period of the loan to be prepaid and the market interest rates. |
| Option to Purchase fee | €50 / CHF80 / GBP35 | Hire Purchase loans in Euro, Swiss Francs and Sterling Pounds. |
| Loan arrears | 2% | Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding. Charged upon termination of account. |
| | €5 | Each month, for the first sixty days the loan is in arrears. |
| | €20 | Each month, after the sixty days that the loan is in arrears. |

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2. Accounts

| | | Branches | 1bank |
|---|----------------------------------|--|--|
| Maintenance fee for all current accounts with an overdraft | Up to €3.000: €3 | Quarterly charge. | |
| | Over €3.000 - €10.000: €5 | | |
| | Over €10.000 - €100.000: €35 | | |
| | Over €100.000 - €1.000.000: €200 | | |
| | Over €1.000.000: €500 | | |
| Maintenance fee for current accounts without an overdraft | €100 | Quarterly charge (per customer). | |
| Current account unauthorised excesses (over the limit authorised) | 2% | Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account. | |
| | €12 | For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit. | |
| Account excesses on credit accounts | 2% | Charge of additional interest on unauthorised debit balances (in addition to the maximum interest in effect for overdraft accounts). | |
| | €12 | For each day a debit transaction takes place on an account resulting to the creation or increase of the debit amount. | |
| Withdrawal from Notice accounts (local currency) without notice | 2% | Withdrawals of up to €2.000, allowed once a month, free of charge. | No charge on daily transfer limit without notice: <ul style="list-style-type: none"> • €500 for E-Notice accounts • €300 for the remaining Notice accounts |
| Cash withdrawal over the counter | 1‰ minimum €0.05 / maximum €2 | | |
| Payment of a Fixed Deposit account with fixed interest rate before maturity | | The Bank charge is calculated on the basis of the amount withdrawn and the days that remain until the maturity date of the deposits. The amount paid to the customer is the initial amount of deposit plus interest for the whole tenor of the deposit, reduced by an interest amount calculated for the number of days that remain until the maturity date of the deposit, by using the average of the prevailing Euribor/Libor (as the case may be) for the number of days until the maturity of the deposit plus a spread according to the tenor of the deposit: <ul style="list-style-type: none"> • Fixed Deposit up to 8 days: 1% • Fixed Deposit from 9 to 35 days: 2% • Fixed Deposit over 35 days: 3% | |
| Statement printing and mailing cost | €3- €75 | Minimum/maximum charge. | |
| Dormant accounts (Notice and Savings accounts) | €5 | Quarterly charge. Only for accounts with balance less than €200. | |

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2. Accounts

| Branches | | | 1bank |
|--|-------|---|-------|
| Opening account fee for Client Accounts (Specific) and Provident Funds | €150 | Minimum charge. Once off, per account, upon account opening. | |
| Ledger fees | €0.15 | For transfers between accounts over the counter. Per transaction. | |
| | €0.15 | For transfers to pool Client Accounts. Per transaction. | |
| | €0.15 | For deposits to third party account, only when payment details are required. Per transaction. | |

3. Cheques

| Branches | | | 1bank |
|--|-----------------|--|-----------|
| Cheque returned due to insufficient funds | €35 | Per cheque (drawer's charge). | |
| Cheque returned unpaid twice or more due to insufficient funds | €10 | Per cheque (beneficiary's charge). | |
| Return of paid cheques to drawer | €10 / €50 | Minimum per cheque / maximum charge for each date. | |
| Stop payment request | €10 / €25 | Minimum charge for each cheque / maximum charge for each request. | No charge |
| Chequebooks | €25 | Charge for local and foreign currency accounts (USD/GBP). | €16 |
| Chequebooks of special printing | | Charges depend on the number and colour of cheques. | |
| Cheques printed on continuous paper | €5 | Per 100 cheques. Additional stamp duty of €0,05 is charged for every cheque. The cost of printing is not included. | |
| Special Presentation of cheques | €20 | For each cheque that Bank of Cyprus presents to other local Banks or for every Bank of Cyprus cheque presented to other local Banks. | |
| Issue of local Bankers Drafts | 0,15% | Minimum charge €5 / maximum charge €20. | |
| Cheques cashed | 0,2% minimum €5 | Other local Bank cheques. | |
| | No charge | Central Bank of Cyprus cheques. | |
| | €2 | Bank of Cyprus cheques. | |

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4. Payments and Foreign Exchange

| | Branches | | 1bank |
|---|--|-------------------------------------|--|
| | Commission for foreign currency transactions | Commission for transactions in Euro | |
| 4.1 Purchase of Foreign Currency Notes | | | |
| Pay cash in Euro or deposit in Euro account | 2% minimum €5 | Not applicable | |
| Deposit in same foreign currency account | 0,5% | Not applicable | |
| Deposit in different foreign currency account | 0,5% | Not applicable | |
| Repurchase of unutilised notes | No charge | Not applicable | |
| 4.2 Sale of Foreign Currency Notes | | | |
| Receive Euro cash or debit Euro account / same / different currency account | 1% minimum €2 / maximum €40 | Not applicable | Through ATM: 0,5% minimum €1 / maximum €20 |
| 4.3 Purchase of Travellers Cheques | | | |
| Pay cash in Euro or deposit in Euro account | 1% minimum €7 | Not applicable | |
| Deposit in same foreign currency account | No charge | No charge | |
| Deposit in different currency account | 1% minimum €7 | 1% minimum €7 | |
| Postages per travellers cheque | €1 for each travellers cheque | €1 for each travellers cheque | |
| 4.4 Purchase of Foreign Cheques | | | |
| Pay cash in Euro or deposit in Euro account | 0,4% minimum €5 / maximum €400 | 0,5% minimum €5 / maximum €50 | |
| Deposit in same foreign currency account | 0,5% minimum €5 / maximum €50 | Not applicable | |
| Deposit in different currency account | 0,4% minimum €5 / maximum €400 | 0,4% minimum €5 / maximum €400 | |
| Postages per cheque | €1 each | €1 each | |

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4. Payments and Foreign Exchange

| | Branches | | 1bank |
|--|--|-------------------------------------|-------|
| | Commission for foreign currency transactions | Commission for transactions in Euro | |

4.5 Issue of Foreign Cheque

| | | | |
|---|---------------------------------|---------------------------------|--|
| Receive Euro cash or debit Euro account | 0,4% minimum €5 / maximum €400 | 0,15% minimum €5 / maximum €400 | |
| Debit same foreign currency account | 0,15% minimum €5 / maximum €400 | Not applicable | |
| Debit different currency account | 0,4% minimum €5 / maximum €400 | 0,4% minimum €5 / maximum €400 | |

4.6 Transfers between accounts in same currency

| | | | |
|---|----|-----------|-----------|
| Between two accounts owned by same customer | €2 | No charge | No charge |
| Between accounts owned by different customers | €7 | No charge | No charge |

4.7 Outward Payments*

| | | | |
|--|---|---|--|
| Within Cyprus and SEPA zone (EU) up to €50.000 | Not applicable | Up to €1.000: €10 Over €1.000 - €50.000: €25 | Up to €1.000: €3 Over €1.000 - €50.000: €6 |
| <ul style="list-style-type: none"> In Euro within Cyprus and EU over €50.000, In Euro outside Cyprus and EU for any amount and In all foreign currencies for any amount and any destination | Transfer Commission: 0,20% minimum €10 / maximum €500 + processing fees €25 | Transfer Commission: 0,20% minimum €10 / maximum €500 + processing fees €25 | Transfer Commission: 0,15% minimum €5 / maximum €250 + processing fees €10 |
| SWIFT transfers with same day value | Additional fee 0,05% minimum €20 / maximum €200 | Additional fee 0,05% minimum €20 / maximum €200 | |
| Correspondent's charges collected from the applicant (Charges OUR) | Up to €10.000: €12 | Up to €10.000: €12 | |
| | Over €10.000 - €50.000: €40 | Over €10.000 - €50.000: €40 | |
| | Over €50.000: €60 | Over €50.000: €60 | |

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4. Payments and Foreign Exchange

| Branches | | 1bank |
|----------|--|-------------------------------------|
| | Commission for foreign currency transactions | Commission for transactions in Euro |

4.7 Outward Payments*

| | | | |
|---|--------------|--------------|--|
| Charges for discrepancy / amendment on customer instructions | €50 | €50 | |
| Missing / invalid IBAN charges | €30 | €30 | |
| Payments within the Group, same customer, same currency account | 50% discount | 50% discount | |

4.8 Inward Payments*

| | | | |
|---|----------------------------|----------------------------|--|
| Payments in favour of BOC customers regardless of payment system | Up to €2.000: €2 | Up to €10.000: No charge | |
| | Over €2.000 - €50.000: €10 | Over €10.000 - €50.000: €4 | |
| | Over €50.000: €40 | Over €50.000: €30 | |
| Payments in favour of other Banks' customers | | Within Cyprus: No charge | |
| Payments within the Group deposit full amount, same currency account, same customer | No charge | No charge | |
| Discrepancy charge | €30 | €30 | |

4.9 Other Charges

| | | | |
|--------------------------------------|---|-----|--|
| Representative Office Service Charge | €40 | €40 | |
| Forward Exchange Contracts | 0,2% minimum €35 / maximum €1.000 | | |
| Transaction investigation | 0,5% minimum €30, maximum €5.000 Per transaction | | |

* EXCHANGE COMMISSION:

Whenever there is a conversion (outward/inward payments) between two different currencies, including Euro, additional exchange commission is charged : 0,4% minimum €5 / maximum €400.

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5. Cards

5.1 Commissions and Charges for Credit Cards

| Membership Fee | Business Cardholder |
|----------------------------|---------------------|
| VISA | |
| BUSINESS CARD | €45 |
| MASTERCARD | |
| MASTERCARD BUSINESS | €45 |
| FOOTBALL CLUB CARDS | |
| OMONOIA VISA | €25 |
| APOEL VISA | €25 |
| Minimum payment | |

For all credit cards, the payment is a fixed instalment which is a percentage on the balance of the account, with a minimum of €17.

For the below cards the instalment is fixed, % on the credit card limit amount, with a minimum of €17:

| | |
|---------------------|-------|
| BUDGET CARDS | |
| BUDGET 12 | 8,89% |
| BUDGET 18 | 6,11% |
| BUDGET 24 | 4,72% |
| BUDGET 36 | 3,33% |

| Service Charges and Administration Fees | Branches | 1Bank |
|--|-------------------------|-----------|
| Copy of transaction | €10 | |
| Copy of statement | €3,40 | No charge |
| PRIORITY PASS | €24 per person | |
| Interest rate | 10,5% | |
| Charges on arrears (arrears up to €20 will not be charged) | 2% monthly | |
| Cash advance fees worldwide / cash transfer fees from credit card accounts | 3,33% minimum amount €5 | |
| Administration fee for non-Euro and SEK transactions | 3% | |

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5.2 Commissions and Charges for Debit Cards

| Membership Fee | Business Cardholder |
|---------------------|---------------------|
| VISA | |
| EURO | |
| BUSINESS CARD | €25 |
| USD | |
| BUSINESS CARD | \$30 |
| GBP | |
| BUSINESS CARD | £20 |
| MASTERCARD | |
| MASTERCARD BUSINESS | €25 |

Service Charges and Administration Fees

| | |
|--|-----------------------|
| Copy of transaction | EUR 10 |
| | USD 13 |
| | STG 9 |
| ATM withdrawal fees from BOC ATM in Cyprus | No charge |
| Cash Advance fee worldwide for EURO and SEK, except from Bank of Cyprus ATMs in Cyprus | EUR 3 |
| | USD 4 |
| | STG 3 |
| Cash Advance fees for transactions except for EURO and SEK | 3,33% minimum amount: |
| | EUR 5 |
| | USD 7 |
| | STG 5 |
| Administration fees (Note 2) | 3% |

Notes:

- (1) This product is not offered to new customers.
- (2) i. Accounts in Euro linked to a card, are charged with administration fees for transactions executed in a currency that is different from the account currency. Transactions in Swedish Kroners are excluded.
ii. Foreign currency accounts linked to a card, are charged with administration fees for all.

5.3. Commissions and Charges for other card products

| BankNext Bank Products | Upon first issue and upon renewal every 3 years |
|------------------------|---|
| VISA WearablePay | €10 |
| VISA TagPay | €5 |

Service Charges and Administration Fees

| | |
|--|-----|
| REISSUE/ RENEWAL/ REPLACEMENT VISA WearablePay | €10 |
| REISSUE/ RENEWAL/ REPLACEMENT VISA TagPay | €5 |
| PIN Regeneration for VISA WearablePay /TagPay | €10 |

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6. Trade Finance Services

6.1 Bills for Collection

6.1.1 Incoming and Outgoing Collections

| | | |
|---|-------|---|
| Transaction fees | €40 | |
| Collection commission | 0,2% | Minimum €20 / maximum €100 |
| Amendment fees | €30 | |
| Handling commission | 0,25% | Minimum €10 / maximum €500 |
| Protest fees | €35 | |
| Acceptance Guarantee / Extension commission | 0,2% | Monthly charge, minimum period 3 months, minimum amount €25 |

6.1.2 Incoming Cheques

| | | |
|-------------------------|-------|----------------------------|
| Transaction fees | €40 | |
| Amendment fees | €30 | |
| Handling commission | 0,25% | Minimum €10 / maximum €500 |
| Return of unpaid cheque | €30 | Per cheque |

6.1.3 Outgoing Cheques

| | | |
|---------------------|-------|----------------------------|
| Transaction fees | €40 | |
| Collection fees | €20 | |
| Amendment fees | €30 | |
| Handling commission | 0,25% | Minimum €10 / maximum €500 |

6.2 Letters of Credit

6.2.1 Import Letters of Credit

| | | |
|---|--------------|---|
| Transaction fees | €40 | |
| Opening commission / Extension – without Confirmation | 0,2% | Monthly charge, minimum period 3 months, minimum amount €50 |
| Opening commission / Extension - Confirmed | 0,125%-0,42% | Monthly charge, minimum period 3 months, minimum amount €50 |

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6. Trade Finance Services

6.2 Letters Of Credit

6.2.1 Import Letters of Credit

| | | |
|------------------------------|-------|---|
| Amendment fees | €30 | |
| Handling commission | 0,25% | Minimum €10 / maximum €1.000 |
| Acceptance commission | 0,2% | Monthly charge, minimum period 3 months, minimum amount €50 |
| Discrepancy fees | €100 | |
| Correspondents commission | €35 | In case Letter of Credit expires unutilised. |
| Payment / reimbursement fees | €100 | For payments via SWIFT transfer (includes SWIFT messages). |

6.2.2 Export Letters of Credit

| | | |
|---|-------|--|
| Transaction fees | €40 | |
| Advising commission | 0,05% | Minimum €50 / maximum €200 |
| Confirmation commission | 0,2% | Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk. |
| Acceptance commission (for Confirmed Credits) | 0,2% | Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk. |
| Amendment fees | €30 | |
| Handling commission | 0,25% | Minimum €10 / maximum €1.000 |
| Payment / execution commission | 0,25% | Minimum €50 / maximum €150 |
| Discrepancy fees | €100 | |
| Pre-checking of documents | €50 | Minimum amount |
| Assignment of proceeds | €50 | |

6.2.3 Transferable Letters of Credit

| | | |
|---------------------------------|------|--|
| Transaction fees | €40 | |
| Transfer / Extension commission | 0,1% | Monthly charge, minimum period 3 months, minimum amount €100 |
| Amendment fees | €30 | |
| Payment / reimbursement fees | €100 | For payments via SWIFT transfer (includes SWIFT messages). |

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6. Trade Finance Services

6.3 Letters of Guarantee

6.3.1 Letters of Guarantee - Local

| | | |
|--|-----------|---|
| Transaction fees | €40 | Does not apply for Letters of Guarantee in favour of Civil Registry and Migration Department. |
| Issuance / Extension commission: | | Per annum. Monthly charge, minimum period 3 months, minimum amount €25 |
| Tender Guarantee | 1% - 1,5% | |
| Performance Guarantee | 1% - 1,5% | |
| Advance / Other Payment Guarantee | 1% - 2% | |
| Issuance / extension commission of Letters of Guarantee in favour of Civil Registry and Migration Department | €85 | |
| Amendment fees | €30 | |

6.3.2 Foreign Incoming Guarantees - Advised Guarantees (without any responsibility)

| | | |
|-------------------|-----|--|
| Advise commission | €50 | |
| Amendment fees | €30 | |

6.3.3 Foreign Incoming Guarantees - Counter Guarantees (with the counter guarantee of our correspondents)

| | | |
|---------------------|------|--|
| Transaction fees | €40 | |
| Issuance commission | 0,2% | Minimum percentage per quarter. Minimum amount €35. Differentiation on debit according to country / Bank risk. |
| Amendment fees | €30 | |

6.3.4 Foreign Outgoing Guarantees / Standby Letters of Credit

| | | |
|---------------------------------|---------------|---|
| Transaction fees | €40 | |
| Issuance / extension commission | 0,25% - 1,25% | Per quarter. Monthly debit for every additional month, minimum 3 months, minimum amount €25 |
| Amendment fees | €30 | |

6.3.5 Letters of Guarantee - Other Debits

| | | |
|---------------------|-------|---|
| Handling commission | 0,25% | Minimum €10 / maximum €500, for payment of claims via SWIFT transfer. |
| Claim fee | €100 | |

6.4 Shipping Guarantees / Letters of Undertaking (for Letters of Credit and Bills for Collection)

| | | |
|---------------------|-----|--|
| Issuance commission | €50 | |
|---------------------|-----|--|

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6. Trade Finance Services

6.5 Deposit of Goods into Bonded Warehouse / Withdrawal

| | | |
|--------------------------------|------|-----------|
| Commission of deposit of goods | €50 | |
| Withdrawal fee | €50 | |
| Visit for goods inspection | €100 | Per visit |

6.6 Other Commissions & Charges

| | | |
|-----------------------------------|------------|---|
| Exchange commission | 0,4% | Minimum €5 / maximum €400. Collected whenever there is conversion of currency and replaces Handling commission. |
| Investigation fees | €15 | |
| Evaluation of complicated cases | €50 - €250 | |
| Cancellation commission | €20 | For cancellation before or after issuance. |
| Courier charges abroad / local | €35 / €10 | |
| Postages - abroad | €10 | For registered mail. |
| Commission for transfer / payment | €35 | Does not apply for payments via SWIFT transfer under Import Letter of Credit and Transferable Letter of Credit. |
| SWIFT charges | €15 | |

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7. Other Services Rendered

| | Branch | | 1bank |
|---|---------------|--|-----------|
| Standing order | €10 | Opening / modification. | |
| Standing order execution | No charge | Transfers to Bank of Cyprus customers. | No charge |
| | €3 | Transfers to other Banks (within SEPA zone). | |
| | €5 | Non execution due to insufficient funds. | |
| SEPA Direct Debit | €1 | Non execution due to insufficient funds. | |
| Charge for non - automated payrolls | €3 | Minimum charge per employee / maximum charge €500. | No charge |
| Filing of statements/correspondence at the Bank | €100 | Annual charge. | |
| Copy of account statement | €5 | For each period statement (irrespective of number of pages). | No charge |
| Copies of vouchers, cheques, etc. | €10 | Charge for each date requested. | No charge |
| Printing of a temporary account statement | €2 | | No charge |
| Interest and Balance Certificate per customer, at Auditors' request | €100 | Annual charge. | |
| | €60 | Additional charge for other extra information. | |
| Interest/ Balance Certificate for a specific account | €5 | Minimum annual charge per account. | No charge |
| Other Certificates | €5 | Minimum charge. | |
| Bank reference letter | €35 | | |
| Utility Bill / Tax payment over the counter | €2 | | No charge |
| Exchange / deposit / withdrawal of coins | 1% minimum €5 | For over €35 in coins. | |
| Mandate preparation | €10 | | |
| Security codes | €2 | Verification of instructions / maximum charge €150 per year. | |
| | €10 | Purchase cost of SMS Digipass | €10 |
| | €20 | Purchase cost of Digipass APP | €20 |
| Invoice eSettlement | | Monthly charge | €1.000 |
| File update / review fee | Minimum €100 | | |

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7. Other Services Rendered

Safe deposit boxes

| | | |
|---|------|---|
| Yearly rent (VAT not included) | €60 | Up to 6000 c.c. |
| | €70 | Over 6001 c.c. - 10000 c.c. |
| | €80 | Over 10001 c.c. - 15000 c.c. |
| | €90 | Over 15001 c.c. - 20000 c.c. |
| | €100 | Over 20001 c.c. - 50000 c.c. |
| | €140 | Over 50001 c.c. |
| Prepayment to cover any loss of key of the safe deposit box | €59 | |
| Cost of visits | | Free of charge for the first 3 visits. €15 per visit / for any additional visit. |
| Annual review fee on Client Accounts (Pool) and Provident Funds | €300 | Minimum charge. Annual charge, per current account. |

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8. Factoring products

| Administration fee | A percentage charged on the value of invoices / cheques assigned. | |
|-------------------------------------|---|------------------|
| Annual review fee | Up to €500.000: €100 | Annual charge. |
| | Over €500.000 - €1.000.000: €150 | |
| | Over €1.000.000: €200 | |
| Account opening fee | Up to €1.000.000: €100 | Once off charge. |
| | Over €1.000.000: €150 | |
| Statement printing and mailing cost | €2 | Monthly charge. |

Note:
Additional information for specialised banking services, can be provided by any Branch / Unit of the Bank of Cyprus.